

**Information to identify the case:**

Debtor 1	Edgardo Cruz	Social Security number or ITIN xxx-xx-3901
		EIN -----
Debtor 2 (Spouse, if filing)	Kathy F Cruz	Social Security number or ITIN xxx-xx-5087
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-11848-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edgardo Cruz

Kathy F Cruz

6/10/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edgardo Cruz  
Kathy F Cruz  
Debtors

Case No. 22-11848-ABA  
Chapter 7

District/off: 0312-1  
Date Rcvd: Jun 10, 2022

User: admin  
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Edgardo Cruz, Kathy F Cruz, 95 Leeds Point Road, Galloway, NJ 08205-4209
aty	+ Flaster Greenberg PC, 646 Ocean Heights Avenue, Suite 103, Linwood, NJ 08221-1011
cr	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
519525139	+ FB & T/Mercury Financial, PO Box 84064, Columbus, GA 31908-4064
519525142	+ Lakeview Loan Servicing, PO Box 660263, Dallas, TX 75266-0263
519525144	+ NJ Family Care, PO Box 8485, Trenton, NJ 08650-0485
519525143	+ Natera, PO Box 399023, San Francisco, CA 94139-9023
519525145	+ Rickart Collections System, 575 Miltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
519525149	+ SYNCB/Huqvarna, PO Box 965036, Orlando, FL 32896-5036
519525153	+ US Dept of Education/GLE, 2401 International, PO Box 7859, Madison, WI 53707-7859
519525154	+ Wells Fargo Auto, PO Box 5265, Sioux Falls, SD 57117-5265

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519525133	+ EDI: CITICORP.COM	Jun 11 2022 00:28:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519525134	+ EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519525135	+ EDI: WFNNB.COM	Jun 11 2022 00:28:00	Comenity Bank/Victoria Secret, 6939 Americana Parkway, Reynoldsburg, OH 43068-4138
519525136	+ EDI: WFNNB.COM	Jun 11 2022 00:28:00	Comenity Capital/BJs, 6929 Americana Parkway, Reynoldsburg, OH 43068-4116
519525137	+ EDI: WFNNB.COM	Jun 11 2022 00:28:00	Comenity Capital/ulta, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
519525138	EDI: DISCOVER.COM	Jun 11 2022 00:28:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
519525140	EDI: JEFFERSONCAP.COM	Jun 11 2022 00:28:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
519525141	+ Email/Text: PBNCNotifications@perituservices.com	Jun 10 2022 20:37:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
519525146	EDI: RMSC.COM	Jun 11 2022 00:28:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
519525147	EDI: RMSC.COM		

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519525148	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	SYNCB/American Eagle PLCC, PO Box 965005, Orlando, FL 32896-5055
519525150	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	SYNCB/Car Care, PO Box 965001, Orlando, FL 32896-5001
519526094	+ EDI: RMSC.COM	Jun 11 2022 00:28:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519525151	+ EDI: WTRRNBNK.COM	Jun 11 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519525152	+ EDI: CITICORP.COM	Jun 11 2022 00:28:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
		The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027	

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
Chad M. Sherwood	on behalf of Debtor Edgardo Cruz chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Joint Debtor Kathy F Cruz chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6